

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

FRANK JOSEPH KEOUGH
MARIA CONCETTA KEOUGH
Debtor(s)

Case No. 19-13280-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/21/2019.
- 2) The plan was confirmed on 06/04/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/19/2021.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,945.56.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$51,102.71
Less amount refunded to debtor	\$40,541.22

NET RECEIPTS: **\$10,561.49**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,060.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,784.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,844.28**

Attorney fees paid and disclosed by debtor: \$2,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANTHEM BLUE CROSS BLUE SHIELD	Unsecured	388.63	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT LLC	Unsecured	168.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SEI	Unsecured	3,016.00	3,016.35	3,016.35	0.00	0.00
BECKET & LEE, LLP	Unsecured	145.00	175.53	175.53	0.00	0.00
BMG MUSIC	Unsecured	213.99	NA	NA	0.00	0.00
CITY OF ALLENTOWN	Priority	NA	97.63	97.63	97.63	0.00
CITY OF ALLENTOWN	Unsecured	125.00	105.00	105.00	0.00	0.00
COMMENTITY CAPITAL/BOSCOVS	Unsecured	1,336.00	NA	NA	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Unsecured	4,859.00	4,859.87	4,859.87	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	1,031.99	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,564.00	4,564.69	4,564.69	0.00	0.00
MEDICAL IMAGING OF LEHIGH VALI	Unsecured	187.69	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,940.00	2,939.97	2,939.97	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,106.00	2,105.84	2,105.84	0.00	0.00
NEWREZ LLC D/B/A	Secured	115,709.00	114,583.01	2,806.51	55.18	0.00
OAA ORTHOPEDIC SPECIALISTS	Unsecured	410.00	NA	NA	0.00	0.00
ORTHOPEDIC FOOT ANKLE & KNEE I	Unsecured	218.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	330.15	NA	NA	0.00	0.00
PEOPLE FIRST FCU	Secured	19,737.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,554.00	1,246.23	1,246.23	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,902.00	1,849.20	1,849.20	0.00	0.00
SW CRDT SYS	Unsecured	2,213.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	1,021.00	1,183.00	1,183.00	0.00	0.00
TOYOTA LEASE TRUST	Unsecured	5,950.95	5,675.71	5,675.71	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	94.72	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	4,057.00	4,057.00	4,057.00	4,057.00	0.00
VILLAGE CAPITAL & INVESTMENT L	Secured	258,658.00	261,412.23	23,250.85	457.15	0.00
VILLAGE CAPITAL & INVESTMENT L	Secured	NA	2,555.61	2,555.61	50.25	0.00
VILLAGE CAPITAL & INVESTMENT L	Secured	NA	4,575.30	4,575.30	0.00	0.00
WELLS FARGO	Unsecured	6,102.00	6,102.85	6,102.85	0.00	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	1,453.00	1,453.09	1,453.09	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$26,057.36	\$512.33	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,130.91	\$50.25	\$0.00
TOTAL SECURED:	\$33,188.27	\$562.58	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,154.63	\$4,154.63	\$0.00
TOTAL PRIORITY:	\$4,154.63	\$4,154.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,277.33	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,844.28</u>
Disbursements to Creditors	<u>\$4,717.21</u>
TOTAL DISBURSEMENTS :	<u>\$10,561.49</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/11/2021

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.